

VICOR Image IVS™ (Image Verification System)

Efficiently Verify Image Usability Across the Payments Enterprise

VICOR's Image IVS™ (Image Verification System) analyzes each image once for multiple purposes, reducing the need to perform usability analysis on large image volumes multiple times.

There is tremendous overhead in performing thorough and repetitive image usability analysis for check volumes and other image-based applications of most banks. VICOR's image quality and usability assurance approach utilizes a unique distributed framework to analyze each image once and use the results to serve multiple purposes -- across a user's corporate enterprise and across the industry via a consortium of image exchange partners. Image IVS™ uses a unique inspection/verification key for trusted check image exchange partners to certify and share usability data for the images they capture. Derived from bank selected profiles, the inspection/verification key would allow for the creation of a usable check image, verify usability, assess quality and usability characteristics, and ensure no account information is exposed to competitors or fraudsters.

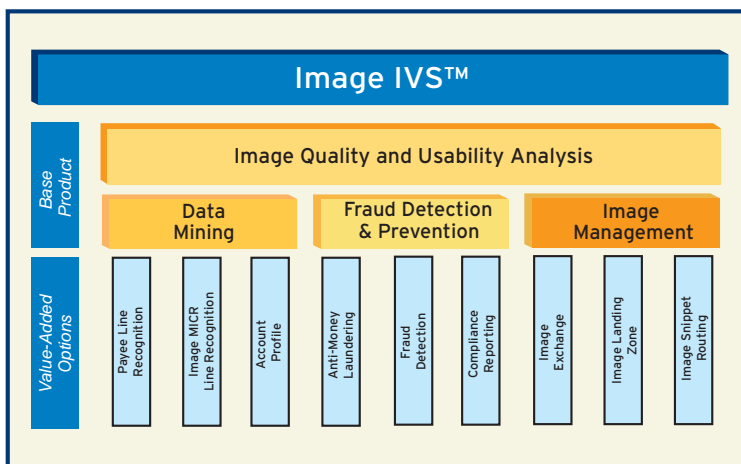
VICOR's Image IVS™ reengineers how images are managed by replacing different IQA systems and reducing system administration costs for networked partners.

Many banking applications - check image exchange, point of capture validation, fraud detection, risk mitigation, data mining, payee recognition, MICR encoding verification, digital signature stamping, snippet routing, and compliance reporting - can take advantage of an inspection/verification key to directly access and manage check images and data in support of their image services.

VICOR's Image IVS™ framework can be implemented with minimal integration, supports multiple capture devices, interfaces to Web services applications, and enables exchange partners to leverage the "network effect" of shared images and data.

Image IVS™

While Check 21 has created opportunities for processors, it has also created an image integrity challenge for the payments industry. The need for banks to efficiently verify the usability of images has never been more important since exposure to risks such as liability, fraud, the inability to recover Day 2 images, and compliance/privacy issues have increased. VICOR's Image IVS™, an industry-wide approach to image quality and usability, focuses on problem prevention, not just detection, and is image source independent.



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